



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [DOLLAR MUTUAL BANCORP](#)

City/State [PITTSBURGH, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [11,277,285](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[DOLLAR MUTUAL BANCORP](#)
[20 STANWIX STREET](#)
[PITTSBURGH, PA 15222](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	10,951,048			9,520,267			9,603,220			8,746,404			8,447,548		
Net income (\$000)	31,371			43,644			62,452			70,711			67,736		
Number of BHCs in peer group	132			142			147			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.42	2.65	28	2.61	2.96	20	2.59	2.96	21	2.95	3.21	27	2.95	3.33	23
+ Non-interest income	0.40	1.09	16	0.49	0.95	24	0.47	0.98	22	0.52	0.90	25	0.47	0.90	23
- Overhead expense	2.26	2.21	57	2.24	2.45	39	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38
- Provision for credit losses	0.08	-0.12	92	0.14	0.45	13	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25
+ Securities gains (losses)	0.02	0.01	83	0.06	0.02	83	0.15	0.02	93	0.01	0.01	65	0.01	0	81
+ Other tax equivalent adjustments	0	0	49	0	0	47	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	0.49	1.76	3	0.78	1.10	25	0.84	1.22	19	1.06	1.53	19	1.05	1.55	12
Net operating income	0.38	1.34	3	0.61	0.88	26	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12
Net income	0.38	1.34	2	0.61	0.88	26	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12
Net income (Subchapter S adjusted)				2.06			1.19			1.27			1.41		
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.87	3.12	30	3.42	3.84	16	3.34	3.78	18	4	4.49	16	3.79	4.38	10
Interest expense	0.35	0.26	75	0.70	0.63	61	0.65	0.57	61	0.97	1.02	42	0.76	0.81	44
Net interest income (tax equivalent)	2.51	2.85	25	2.71	3.18	20	2.69	3.17	18	3.02	3.45	25	3.03	3.58	20
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	42	0.13	0.10	74	0.10	0.11	62	0.12	0.11	61	0.03	0.09	38
Earnings coverage of net loan and lease losses (X)	13.39	26.30	42	8.99	31.88	26	12.26	33.55	34	11	22.46	35	46.33	29.27	74
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.67	1.32	10	0.62	1.29	5	0.67	1.35	5	0.60	0.94	14	0.67	0.94	20
Allowance for loan and lease losses / Total loans and leases	0.67	1.30	12	0.62	1.28	5	0.67	1.33	5	0.60	0.93	15	0.67	0.93	20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.11	0.58	86	0.72	0.64	65	1.04	0.67	77	0.42	0.56	40	0.32	0.57	29
30–89 days past due loans and leases / Total loans and leases	0.41	0.29	75	0.49	0.23	86	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68
Liquidity and Funding															
Net noncore funding dependence	0.96	-3.31	65	3.67	4.42	48	1.84	0.77	50	10.89	10.70	48	13.38	13.54	47
Net short-term noncore funding dependence	-5.77	-9.17	57	-5.71	-0.34	32	-7.24	-3.25	35	-0.83	5.88	26	2.43	8.57	26
Net loans and leases / Total assets	68.64	58.81	76	76.43	71.22	69	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80
Capitalization															
Tier 1 leverage ratio	10.15	9.07	79	11.53	9.60	86	11.64	9.65	86	12	10.39	82	11.99	10.37	82
Holding company equity capital / Total assets	10.19	10.79	42	11.34	10.43	63	11.34	10.51	64	11.90	11.37	57	11.65	11.21	56
Total equity capital (including minority interest) / Total assets	10.19	10.91	40	11.34	10.50	62	11.34	10.57	63	11.90	11.43	55	11.65	11.30	54
Common equity tier 1 capital / Total risk-weighted assets	17.32	12.64	90	19.55	12.30	96	19.88	12.44	96	18.66	12.50	91	18.35	12.37	91
Net loans and leases / Equity capital (X)	6.74	5.47	78	6.74	7.04	44	6.46	6.79	43	6.76	6.55	57	6.96	6.70	59
Cash dividends / Net income	0	27.22	3	0	32.07	8	0	29.42	7	0	25.65	7	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted)				-3.51			49.44			39.66			93.20		
Growth Rates															
Assets	14.74	9.51	76	9.22	16.99	19	9.77	16.11	24	6.21	8.66	43		9.35	
Equity capital	3.13	7.52	28	5.97	8.08	38	4.59	8.42	27	8.52	12.19	33		12.50	
Net loans and leases	3.06	-0.66	73	3.34	13.88	13	-0.08	9.99	15	5.33	8.63	40		10.51	
Noncore funding	-11.19	-21.64	66	-14.42	-0.63	35	-15.56	-12.78	50	10.51	4.16	62		6.76	
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	10.65	11	0	5.35	25	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	98.73	103.15	21	99.92	104.45	32	99.95	104.49	33	99.91	104.21	31	99.90	104.10	31
Cash from ops + noncash items + op expense / Op expense + dividends	-2.56	155.61	3	0	142.49	1	6.14	138.81	4	-1,866.67	152.31	0	100	123.74	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	204,046	210,480	278,187	302,882	278,654	-3.06	
Income from lease financing receivables.....	44	26	31	40	25	69.23	
Fully taxable income on loans and leases.....	203,586	210,004	277,556	302,166	278,011	-3.06	
Tax-exempt income on loans and leases.....	504	502	662	756	668	0.40	
Estimated tax benefit on income on loans and leases.....	132	155	178	222	197	-15.35	
Income on loans and leases (tax equivalent).....	204,222	210,661	278,396	303,144	278,876	-3.06	
Investment interest income (tax equivalent).....	21,432	21,730	27,942	32,430	28,170	-1.37	
Interest on balances due from depository institutions.....	763	1,438	1,666	3,574	3,180	-46.94	
Interest income on other earning assets.....	620	613	782	1,496	1,652	1.14	
Total interest income (tax equivalent).....	227,037	234,442	308,786	340,644	311,878	-3.16	
Interest on time deposits of \$250K or more	1,099	3,020	3,656	4,768	2,805	-63.61	
Interest on time deposits < \$250K.....	7,884	16,376	20,222	25,737	18,305	-51.86	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,570	15,671	18,656	35,106	26,152	-51.69	
Interest on other borrowings and trading liabilities.....	11,413	13,154	17,169	17,294	15,168	-13.24	
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	27,966	48,221	59,703	82,905	62,430	-42.00	
Net interest income (tax equivalent).....	199,071	186,221	249,083	257,739	249,448	6.90	
Non-interest income.....	32,472	34,838	45,613	45,763	39,354	-6.79	
Adjusted operating income (tax equivalent)	231,543	221,059	294,696	303,502	288,802	4.74	
Overhead expense.....	185,926	159,912	214,521	205,275	196,270	16.27	
Provision for credit losses.....	6,646	10,200	13,000	5,650	3,945		
Securities gains (losses)	1,637	4,471	13,971	461	494	-63.39	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	40,604	55,418	81,146	93,038	89,081	-26.73	
Applicable income taxes	8,826	11,217	18,086	21,250	20,247	-21.32	
Tax equivalent adjustments	407	557	608	1,077	1,098	-26.93	
Applicable income taxes (tax equivalent).....	9,233	11,774	18,694	22,327	21,345	-21.58	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	31,371	43,644	62,452	70,711	67,736	-28.12	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	31,371	43,644	62,452	70,711	67,736	-28.12	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	31,371	43,644	62,452	70,711	67,736	-28.12	
Investment securities income (tax equivalent).....	21,432	21,730	27,942	32,430	28,170	-1.37	
US Treasury and agency securities (excluding mortgage-backed securities)	1,211	1,581	2,030	4,131	3,850	-23.40	
Mortgage-backed securities	10,883	7,792	10,277	8,832	7,963	39.67	
All other securities	9,338	12,357	15,635	19,467	16,357	-24.43	
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.76	2.90	39	3.28	3.58	17	3.22	3.53	18	3.89	4.19	26	3.69	4.08	17
Less: Interest expense	0.34	0.24	76	0.68	0.59	63	0.62	0.54	64	0.95	0.95	49	0.74	0.75	50
Equals: Net interest income (tax equivalent)	2.42	2.65	28	2.61	2.96	20	2.59	2.96	21	2.95	3.21	27	2.95	3.33	23
Plus: Non-interest income	0.40	1.09	16	0.49	0.95	24	0.47	0.98	22	0.52	0.90	25	0.47	0.90	23
Equals: adjusted operating income (tax equivalent)	2.82	3.80	7	3.10	3.88	22	3.07	3.96	18	3.47	4.16	26	3.42	4.27	16
Less: Overhead expense	2.26	2.21	57	2.24	2.45	39	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38
Less: Provision for credit losses	0.08	-0.12	92	0.14	0.45	13	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	83	0.06	0.02	83	0.15	0.02	93	0.01	0.01	65	0.01	0	81
Plus: other tax equivalent adjustments	0	0	49	0	0	47	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.49	1.76	3	0.78	1.10	25	0.84	1.22	19	1.06	1.53	19	1.05	1.55	12
Less: Applicable income taxes (tax equivalent)	0.11	0.41	5	0.16	0.24	29	0.19	0.27	24	0.26	0.35	22	0.25	0.32	28
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	0.38	1.34	3	0.61	0.88	26	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	0.38	1.34	2	0.61	0.88	26	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12
Memo: Net income (last four quarters)	0.47	1.30	4	0.65	0.95	20	0.65	0.97	17	0.81	1.19	17	0.80	1.22	12
Net income—BHC and noncontrolling (minority) interest	0.38	1.35	2	0.61	0.89	26	0.65	0.97	17	0.81	1.19	18	0.80	1.22	11
Margin Analysis															
Average earning assets / Average assets	96.41	93.09	86	96.09	93.42	85	96.29	93.47	85	97.43	93.22	95	97.33	93.23	92
Average interest-bearing funds / Average assets	71.20	61.98	82	73.97	68.81	68	73.74	68.25	70	73.48	70.66	61	72.48	70.70	58
Interest income (tax equivalent) / Average earning assets	2.87	3.12	30	3.42	3.84	16	3.34	3.78	18	4	4.49	16	3.79	4.38	10
Interest expense / Average earning assets	0.35	0.26	75	0.70	0.63	61	0.65	0.57	61	0.97	1.02	42	0.76	0.81	44
Net interest income (tax equivalent) / Average earning assets	2.51	2.85	25	2.71	3.18	20	2.69	3.17	18	3.02	3.45	25	3.03	3.58	20
Yield or Cost															
Total loans and leases (tax equivalent)	3.54	4.07	21	3.72	4.30	14	3.70	4.28	14	4.21	4.98	11	4.01	4.85	7
Interest-bearing bank balances	0.12	0.13	29	0.43	0.40	60	0.31	0.32	57	1.85	2.26	25	2.64	1.88	87
Federal funds sold and reverse repos		0.25		0.67	0.48	74	0.57	0.43	71		2.02			1.50	
Trading assets		0.45			0.73			0.80			0.49			0.70	
Total earning assets	2.86	3.09	32	3.41	3.85	13	3.33	3.80	14	3.98	4.47	14	3.78	4.33	12
Investment securities (tax equivalent)	1.43	1.77	27	2.47	2.43	58	2.33	2.32	54	2.83	2.74	57	2.43	2.69	30
US Treasury and agency securities (excluding mortgage-backed securities)	1.72	1.23	79	2.07	2.03	54	2.05	1.87	61	2.22	2.54	35	1.63	2.20	20
Mortgage-backed securities	1.04	1.55	9	2.09	2.15	42	1.79	2.05	28	3.02	2.54	90	3.20	2.44	94
All other securities	2.09	2.85	27	3.11	3.19	54	2.97	3.24	54	2.94	3.80	20	2.27	3.74	7
Interest-bearing deposits	0.26	0.22	67	0.64	0.69	44	0.58	0.62	45	0.99	1.13	37	0.73	0.85	41
Time deposits of \$250K or more	0.75	0.70	60	1.93	1.71	68	1.77	1.60	66	2.38	2.13	76	1.45	1.57	35
Time deposits < \$250K	0.97	0.67	81	1.88	1.59	79	1.77	1.49	78	2.06	1.91	60	1.52	1.42	56
Other domestic deposits	0.18	0.16	66	0.44	0.41	60	0.39	0.36	62	0.85	0.86	53	0.65	0.64	55
Foreign deposits		0.12			1.32			1.24			2.53			1.85	
Federal funds purchased and repos	0.08	0.18	40	0.36	0.41	54	0.31	0.37	57	1.11	1.23	50	0.71	1.03	48
Other borrowed funds and trading liabilities	2.04	1.29	78	2.12	0.55	90	2.13	0.55	89	2.20	1.03	71	2.28	2.10	73
All interest-bearing funds	0.48	0.38	69	0.91	0.85	56	0.84	0.79	58	1.29	1.34	45	1.02	1.06	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	32,472		34,838		45,613		45,763		39,354						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	10,781		9,443		12,882		14,848		14,382						
Trading revenue.....	0		0		8		2		2						
Investment banking fees and commissions.....	179		0		0		0		0						
Insurance activities revenue.....	1,304		1,283		1,748		1,284		1,375						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	72		240		-1		1,511		1,936						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	976		8,160		9,028		4,782		3,642						
Other non-interest income.....	19,160		15,712		21,948		23,336		18,017						
Total overhead expenses	185,926		159,912		214,521		205,275		196,270						
Personnel expense.....	96,624		84,415		110,962		114,861		106,017						
Net occupancy expense.....	42,820		35,396		48,713		44,911		42,327						
Goodwill impairment losses	39		39		52		52		57						
Amortization expenses and impairment loss (other intangible assets).....	373		225		296		338		380						
Other operating expenses.....	46,070		39,837		54,498		45,113		47,489						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	1,532		1,413		1,407		1,378		1,339						
Average personnel expense per employee.....	63.07		59.74		78.86		83.35		79.18						
Average assets per employee.....	7,148.20		6,737.63		6,825.32		6,347.17		6,308.85						
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.14	11	0	0.52	36	0	0.51	36	0	0.66	35	0	1.69	17
Overhead expenses / Net Interest Income + non-interest income	80.44	58.85	96	72.52	61.08	89	72.94	61.22	90	67.88	61.79	78	68.22	61.22	79
Percent of Average Assets															
Total overhead expense	2.26	2.21	57	2.24	2.45	39	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38
Personnel expense.....	1.18	1.23	43	1.18	1.42	30	1.16	1.42	29	1.31	1.50	36	1.26	1.46	31
Net occupancy expense.....	0.52	0.24	98	0.50	0.30	93	0.51	0.30	93	0.51	0.32	93	0.50	0.31	93
Other operating expenses.....	0.57	0.72	31	0.56	0.71	29	0.57	0.73	25	0.52	0.76	19	0.57	0.79	22
Overhead less non-interest income	1.87	1.08	95	1.75	1.44	75	1.76	1.44	77	1.82	1.65	63	1.86	1.65	69
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	80.30	58.34	96	72.34	59.05	93	72.79	58.93	93	67.64	59.91	82	67.96	60.51	81
Personnel expense.....	41.73	32.89	90	38.19	34.37	77	37.65	33.88	77	37.85	34.17	70	36.71	34.42	68
Net occupancy expense.....	18.49	6.26	99	16.01	7.14	98	16.53	7.04	98	14.80	7.50	98	14.66	7.33	99
Other operating expenses.....	20.07	18.68	61	18.14	17.07	64	18.61	17.57	62	14.99	17.93	26	16.59	18.28	35
Total non-interest income	14.02	28.20	18	15.76	22.56	32	15.48	23.45	29	15.08	19.83	35	13.63	20.30	25
Fiduciary activities income	0	2.27	12	0	1.41	24	0	1.45	22	0	1.61	22	0	1.95	20
Service charges on domestic deposit accounts	4.66	3.25	76	4.27	2.69	82	4.37	2.67	81	4.89	3.21	82	4.98	3.58	76
Trading revenue.....	0	0.68	25	0	0.11	37	0	0.10	75	0	0.07	80	0	0.03	85
Investment banking fees and commissions.....	0.08	2.46	17	0	0.99	18	0	1.03	17	0	0.91	19	0	0.85	12
Insurance activities revenue.....	0.56	0.38	74	0.58	0.40	80	0.59	0.41	78	0.42	0.37	76	0.48	0.46	76
Venture capital revenue.....	0	0.03	45	0	0	48	0	0	48	0	0	50	0	0	49
Net servicing fees	0.03	0.56	28	0.11	-0.09	69	0	0	31	0.50	0.22	79	0.67	0.52	76
Net securitization income	0	0.01	43	0	0	49	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0.42	3.64	21	3.69	5.29	61	3.06	5.55	52	1.58	2.27	60	1.26	1.98	50
Other non-interest income.....	8.27	9.39	54	7.11	7.27	54	7.45	7.76	54	7.69	7.41	58	6.24	7.05	43
Overhead less non-interest income	66.27	29.67	98	56.58	35.71	93	57.32	34.63	95	52.56	39.47	85	54.33	39.75	90
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.74	21.49	49	20.24	20.31	42	22.29	20.30	58	22.84	21.51	57	22.73	18.37	72
Applicable income tax + TE / Pretax net operating income + TE	22.74	23.11	43	21.25	22.97	30	23.04	22.51	51	24	23.31	55	23.96	21.35	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	6,811,316	6,223,643	6,120,964	6,299,041	6,133,916	9.44	
Commercial and industrial loans	685,125	1,038,292	902,040	716,351	578,089	-34.01	
Loans to individuals	266,014	275,836	274,820	279,824	217,279	-3.56	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	
Agricultural loans	10	0	0	0	0	0	
Other loans and leases	30,718	20,325	19,392	22,429	23,460	51.13	
Less: Unearned income	49	0	0	0	0	0	
Loans and leases, net of unearned income	7,793,134	7,558,096	7,317,216	7,317,645	6,952,744	3.11	
Less: Allowance for loan and lease losses	52,104	46,546	48,957	43,586	46,809	11.94	
Net loans and leases	7,741,030	7,511,550	7,268,259	7,274,059	6,905,935	3.06	
Debt securities that reprice or mature in over 1 year	1,932,968	873,116	1,144,744	769,321	916,642	121.39	
Mutual funds and equity securities	736	0	0	72,278	72,891		
Subtotal	9,674,734	8,384,666	8,413,003	8,115,658	7,895,468	15.39	
Interest-bearing bank balances	923,415	760,667	842,084	395,878	120,338	21.40	
Federal funds sold and reverse repos	0	9,479	0	0	0	-100.00	
Debt securities that reprice or mature within 1 year	242,973	340,541	293,872	249,661	206,353	-28.65	
Trading assets	0	0	0	0	0	0	
Total earning assets	10,841,122	9,495,353	9,548,959	8,761,197	8,222,159	14.17	
Non-interest-bearing cash and due from depository institutions	88,659	79,422	69,192	71,595	82,942	11.63	
Premises, fixed assets, and leases	120,684	109,331	113,845	106,175	103,733	10.38	
Other real estate owned	604	707	823	1,079	1,943	-14.57	
Investment in unconsolidated subsidiaries	0	0	0	47	47		
Intangible and other assets	226,216	143,665	193,980	103,142	103,262	57.46	
Total assets	11,277,285	9,828,478	9,926,799	9,043,235	8,514,086	14.74	
Quarterly average assets	11,307,993	9,780,316	9,852,081	9,032,236	8,447,548	15.62	
Average loans and leases (YTD)	7,694,626	7,547,792	7,516,386	7,199,735	6,952,980	1.95	
Memoranda							
Loans held-for-sale	295	30,364	3,909	19,915	12,270	-99.03	
Loans not held-for-sale	7,792,839	7,527,732	7,313,307	7,297,730	6,940,474	3.52	
Real estate loans secured by 1–4 family	5,072,802	4,850,796	4,685,911	5,130,819	5,074,861	4.58	
Commercial real estate loans	1,738,181	1,372,847	1,435,053	1,168,222	1,059,055	26.61	
Construction and land development	600,666	464,294	541,248	364,327	315,317	29.37	
Multifamily	275,277	218,889	222,768	117,865	124,545	25.76	
Nonfarm nonresidential	862,238	689,664	671,037	686,030	619,193	25.02	
Real estate loans secured by farmland	333	0	0	0	0	0	
Total investment securities	2,176,677	1,213,657	1,438,616	1,091,260	1,195,886	79.35	
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	84,392	94,240	93,833	124,883	233,704	-10.45	
Municipal securities	343,683	84,662	137,599	112,800	136,516	305.95	
Mortgage-backed securities	1,467,210	586,037	813,090	294,849	246,242	150.36	
Asset-backed securities	0	0	0	0	584		
Other debt securities	280,656	448,718	394,094	486,450	505,949	-37.45	
Mutual funds and equity securities	736	0	0	72,278	72,891		
Available-for-sale securities	2,147,950	1,177,468	1,404,308	1,048,329	1,138,700	82.42	
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	84,392	94,240	93,833	124,883	233,704	-10.45	
Municipal securities	343,683	84,662	137,599	112,800	136,516	305.95	
Mortgage-backed securities	1,439,219	549,848	778,782	251,918	189,056	161.75	
Asset-backed securities	0	0	0	0	584		
Other debt securities	280,656	448,718	394,094	486,450	505,949	-37.45	
Mutual funds and equity securities	0	0	0	72,278	72,891		
Held-to-maturity securities appreciation (depreciation)	710	813	615	1,539	2,225	-12.67	
Available-for-sale securities appreciation (depreciation)	-8,058	31,324	22,774	12,317	-7,921		
Structured notes, fair value	0	0	0	0	38,476		
Pledged securities	724,174	552,933	574,373	377,380	420,855	30.97	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Demand deposits	1,861,803	1,434,971	1,493,771	1,167,231	1,356,911	29.74		
NOW, ATS and transaction accounts	3,473,436	2,106,169	2,195,275	1,703,098	1,774,413	64.92		
Time deposits less brokered deposits < \$250K	929,192	744,616	811,105	863,517	724,806	24.79		
MMDA and other savings accounts	2,547,450	2,942,213	2,941,192	2,655,436	2,239,670	-13.42		
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	8,811,881	7,227,969	7,441,343	6,389,282	6,095,800	21.91		
Time deposits of \$250K or more	204,915	200,981	199,094	212,402	192,935	1.96		
Foreign deposits	0	0	0	0	0	0		
Federal funds purchased and repos	141,576	118,814	96,921	99,628	90,479	19.16		
Secured federal funds purchased	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	215,756	175,000	175,000	225,000	25,000	23.29		
Other borrowings w/remaining maturity over 1 year	519,688	571,646	554,333	635,557	596,551	-9.09		
Brokered deposits < \$250K	177,668	351,870	265,772	356,518	478,661	-49.51		
Noncore funding	1,259,603	1,418,311	1,291,120	1,529,105	1,383,626	-11.19		
Trading liabilities	0	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0		
Other liabilities	56,727	68,007	68,774	48,640	42,917	-16.59		
Total liabilities	10,128,211	8,714,287	8,801,237	7,967,027	7,522,343	16.23		
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0	0		
Common stock	10	0	0	0	0	0		
Common surplus	1,313,821	1,079,136	1,139,245	1,079,136	1,008,085	21.75		
Retained earnings	-134,615	49,901	8,600	6,257	6,597			
Accumulated other comprehensive income	-30,142	-14,846	-22,283	-9,185	-22,939			
Other equity capital components	0	0	0	0	0	0		
Total holding company equity capital	1,149,074	1,114,191	1,125,562	1,076,208	991,743	3.13		
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0		
Total equity capital, including minority interest	1,149,074	1,114,191	1,125,562	1,076,208	991,743	3.13		
Total liabilities and capital	11,277,285	9,828,478	9,926,799	9,043,235	8,514,086	14.74		
Memoranda								
Non-interest-bearing deposits	1,861,803	1,434,971	1,493,771	1,167,231	1,356,911	29.74		
Interest-bearing deposits	7,332,661	6,345,849	6,412,438	5,790,971	5,410,485	15.55		
Total deposits	9,194,464	7,780,820	7,906,209	6,958,202	6,767,396	18.17		
Long-term debt that reprices within 1 year	0	0	0	0	0	0		
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,125,562	1,076,208	1,076,208	991,743	0			
Accounting restatements	0	0	0	0	0			
Net income	31,371	43,644	62,452	70,711	67,736			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	0	0	0	0	0			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	0	0	0	0	0			
Change in other comprehensive income	-7,859	-5,661	-13,098	13,754	0			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	924,007			
Holding company equity capital, ending balance	1,149,074	1,114,191	1,125,562	1,076,208	991,743			

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	60.40	36.06	90	63.32	48.65	83	61.66	48.33	81	69.65	52.67	87	72.04	53.63	88
Commercial and industrial loans	6.08	11.11	18	10.56	14.90	35	9.09	13.47	33	7.92	11.45	38	6.79	11.42	28
Loans to individuals	2.36	3.60	58	2.81	2.25	74	2.77	2.29	74	3.09	2.71	72	2.55	2.65	72
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0	0.21	23	0	0.49	17	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases.....	0.27	4.26	7	0.21	1.38	53	0.20	1.39	54	0.25	1.08	51	0.28	2.64	21
Net loans and leases.....	68.64	58.81	76	76.43	71.22	69	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80
Debt securities over 1 year.....	17.14	18.32	48	8.88	12.63	31	11.53	13.53	43	8.51	13.66	23	10.77	13.20	40
Mutual funds and equity securities	0.01	0.05	39	0	0.05	20	0	0.05	22	0.80	0.06	95	0.86	0.05	96
Subtotal	85.79	78.17	78	85.31	84.60	45	84.75	83.47	50	89.74	86.76	72	92.73	87.24	91
Interest-bearing bank balances	8.19	9.37	44	7.74	5.75	72	8.48	6.78	65	4.38	2.97	71	1.41	2.30	46
Federal funds sold and reverse repos	0	0.53	27	0.10	0.02	88	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.15	1.51	72	3.46	1.92	78	2.96	2.03	72	2.76	2.10	71	2.42	2.14	68
Trading assets	0	0.58	19	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	96.13	91.57	96	96.61	92.90	95	96.19	92.98	93	96.88	92.39	98	96.57	92.24	96
Non-interest cash and due from depository institutions.....	0.79	0.99	33	0.81	1.03	35	0.70	1.07	28	0.79	1.14	26	0.97	1.25	34
Other real estate owned.....	0.01	0.01	41	0.01	0.03	43	0.01	0.03	45	0.01	0.04	43	0.02	0.04	53
All other assets.....	3.08	7.39	4	2.58	5.96	4	3.11	5.87	8	2.33	6.41	1	2.45	6.39	3
Memoranda															
Short-term investments	10.34	12.31	48	11.30	8.13	71	11.44	9.38	62	7.14	5.36	67	3.84	4.70	52
U.S. Treasury securities.....	0	1.18	12	0	0.17	33	0	0.19	31	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.75	0.75	68	0.96	1.10	57	0.95	1.28	56	1.38	1.25	60	2.74	1.67	74
Municipal securities	3.05	1.70	76	0.86	2.76	34	1.39	2.96	42	1.25	2.58	39	1.60	2.66	45
Mortgage-backed securities	13.01	13.46	49	5.96	8.33	37	8.19	8.52	55	3.26	9.38	14	2.89	8.73	12
Asset-backed securities	0	0.47	25	0	0.31	32	0	0.35	32	0	0.30	34	0.01	0.26	67
Other debt securities	2.49	0.51	94	4.57	0.57	95	3.97	0.60	94	5.38	0.53	96	5.94	0.52	96
Loans held-for-sale.....	0	0.50	17	0.31	0.60	50	0.04	0.58	21	0.22	0.39	59	0.14	0.29	63
Loans held for investment	69.10	58.34	79	76.59	70.89	69	73.67	69.07	64	80.70	72.01	83	81.52	73.24	81
Real estate loans secured by 1–4 family	44.98	11.57	97	49.35	14.69	96	47.20	14.47	96	56.74	16.02	96	59.61	16.83	97
Revolving	2.72	1.44	78	3.25	1.87	76	3.13	1.79	77	3.77	2.24	75	4.22	2.43	77
Closed-end, secured by first liens	41.21	9.73	97	44.78	12.19	96	42.82	12.11	96	51.41	13.07	96	53.93	13.60	96
Closed-end, secured by junior liens	1.05	0.19	93	1.33	0.30	97	1.26	0.27	97	1.55	0.37	96	1.46	0.41	93
Commercial real estate loans	15.41	22.35	30	13.97	30.62	7	14.46	30.65	8	12.92	33.26	6	12.44	33.39	5
Construction and land development	5.33	3.40	75	4.72	4.50	54	5.45	4.32	66	4.03	5	46	3.70	4.78	42
Multifamily.....	2.44	3.32	48	2.23	4.86	34	2.24	5.03	32	1.30	4.76	16	1.46	5.12	18
Nonfarm nonresidential	7.65	14.65	24	7.02	19.89	6	6.76	19.97	6	7.59	21.85	6	7.27	21.85	7
Real estate loans secured by farmland.....	0	0.35	24	0	0.92	11	0	0.85	11	0	0.95	11	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	87.40	60.51	93	82.34	67.98	77	83.65	69.38	77	86.08	72.74	76	88.22	72.88	83
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	65.09	20	98	64.18	20.63	96	64.04	20.91	96	70.12	22.29	96	72.99	23.13	97
Real estate loans secured by 1–4 family.....	3.94	2.47	73	4.22	2.64	75	4.24	2.61	76	4.66	3.13	72	5.16	3.34	74
Revolving	61.16	17.35	97	59.96	17.60	96	59.80	17.94	96	65.45	18.71	96	67.83	19.33	97
Closed-end.....	22.30	37.13	25	18.16	43.01	4	19.61	44.23	6	15.96	46.16	4	15.23	45.57	4
Construction and land development.....	7.71	5.69	66	6.14	6.32	53	7.40	6.26	64	4.98	6.97	37	4.54	6.53	34
1–4 family.....	0.90	1.19	57	0.95	1.30	50	1.06	1.14	58	0.84	1.47	46	0.71	1.52	42
Other	6.81	4.46	75	5.19	4.93	55	6.34	4.94	71	4.14	5.34	38	3.82	4.90	42
Multifamily.....	3.53	5.41	40	2.90	6.62	27	3.04	7.01	27	1.61	6.42	13	1.79	6.76	16
Nonfarm nonresidential	11.06	24.45	22	9.12	28.13	4	9.17	29.04	4	9.38	30.59	4	8.91	30.16	5
Owner-occupied.....	3.48	8.31	22	2.65	9.66	9	2.96	10	10	2.95	10.68	8	2.93	10.31	12
Other.....	7.58	15.83	23	6.47	17.99	9	6.21	18.53	7	6.42	19.36	6	5.97	19.35	6
Real estate loans secured by farmland.....	0	0.61	21	0	1.33	11	0	1.30	11	0	1.38	11	0	1.27	10
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	8.79	19.45	14	13.74	21.39	28	12.33	19.85	29	9.79	16.16	27	8.31	16.21	21
Loans to individuals	3.41	6.58	55	3.65	3.35	73	3.76	3.53	72	3.82	4	69	3.13	3.89	68
Credit card loans	0.77	0.51	78	0.81	0.03	99	0.85	0.03	99	0.90	0.04	98	0.84	0.04	98
Agricultural loans.....	0	0.38	23	0	0.75	17	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases.....	0.39	8.42	7	0.27	2.01	52	0.27	2.07	54	0.31	1.48	51	0.34	3.74	18
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	569.17	383.43	84	530.22	482.80	62	512.13	473.75	61	558.96	493.53	65	579.07	505.61	67
Real estate loans secured by 1–4 family.....	423.90	124.74	97	413.26	146.18	95	392.06	142.34	95	455.30	151.03	95	479.09	161.34	95
Revolving	25.63	15.53	73	27.18	18.80	69	25.96	17.81	68	30.29	21.25	67	33.90	23.52	71
Closed-end.....	398.26	107.54	97	386.08	124.94	95	366.10	122.21	95	425.01	127.10	95	445.19	134.73	95
Commercial real estate loans	145.25	238.58	28	116.96	305.38	6	120.07	302.08	8	103.67	311.74	6	99.98	316.03	6
Construction and land development.....	50.19	36.07	69	39.56	44.95	48	45.29	42.85	57	32.33	46.63	33	29.77	44.92	33
1–4 family.....	5.86	7.44	56	6.13	8.97	47	6.46	7.52	52	5.47	9.52	45	4.67	10.21	38
Other	44.34	28.34	75	33.43	35.48	50	38.82	33.94	62	26.86	35.90	39	25.10	33.75	38
Multifamily.....	23	35.29	42	18.65	48.04	28	18.64	48.67	28	10.46	44.76	14	11.76	48.38	17
Nonfarm nonresidential	72.05	156.30	22	58.76	199.50	6	56.14	198.42	6	60.88	206.64	6	58.45	208.15	6
Owner-occupied.....	22.66	52.63	24	17.07	68.21	9	18.14	67.98	10	19.16	71.54	9	19.24	70.68	12
Other	49.39	100.99	26	41.69	126.61	6	38	125.78	7	41.71	130.65	6	39.21	134.17	7
Real estate loans secured by farmland.....	0.03	3.67	21	0	8.98	11	0	8.35	11	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	57.25	116.17	18	88.46	149.76	25	75.47	133.93	25	63.57	106.70	31	54.57	107.07	22
Loans to individuals	22.23	36.56	58	23.50	21.71	71	22.99	22.15	70	24.83	24.83	70	20.51	24.45	68
Credit card loans	5.01	2.58	80	5.19	0.18	99	5.19	0.20	99	5.84	0.24	98	5.49	0.24	99
Agricultural loans.....	0	2.03	23	0	4.72	17	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases.....	2.57	47.63	7	1.73	13.71	53	1.62	13.62	54	1.99	10.25	50	2.21	25.58	19
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.82	29.25	24	15.51	33.11	8	16.65	34	10	13.01	35.38	5	12.30	35.09	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	122.58	187.63	31	99.89	234.95	6	101.93	232.08	9	84.50	239.13	6	80.74	243.62	6
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	145.25	244.92	27	116.96	307.95	6	120.07	304.52	8	103.67	315.15	5	99.98	318.90	6

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	10.34	12.31	48	11.30	8.13	71	11.44	9.38	62	7.14	5.36	67	3.84	4.70	52
Liquid assets	22.45	29.12	34	15.15	17.53	38	17.93	19.32	45	9.28	16.28	15	7.40	15.56	8
Investment securities	19.30	20.37	51	12.35	15.18	41	14.49	16.07	47	12.07	16.41	30	14.05	16.02	46
Net loans and leases	68.64	58.81	76	76.43	71.22	69	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80
Net loans, leases and standby letters of credit	69.03	59.61	75	76.84	71.59	69	73.61	69.67	62	80.73	72.78	83	81.46	73.71	80
Core deposits	78.14	75.52	48	73.54	74.82	41	74.96	76.49	33	70.65	71.61	42	71.60	69.97	57
Noncore funding	11.17	10.15	67	14.43	11.99	64	13.01	10.29	64	16.91	14.61	63	16.25	16.58	49
Time deposits of \$250K or more	1.82	1.67	63	2.04	3.57	27	2.01	3.37	29	2.35	4.33	22	2.27	4.28	24
Foreign deposits	0	0.33	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	1.26	1.19	66	1.21	0.65	75	0.98	0.62	72	1.10	0.77	70	1.06	0.96	63
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	1.26	0.54	76	1.11	0.63	74	0.98	0.59	74	1.10	0.75	70	1.06	0.97	65
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	1.91	0.88	76	1.78	1.44	69	1.76	1.06	77	2.49	2.75	58	0.29	3.63	24
Earning assets that reprice within 1 year	29.89	38.80	27	32.73	30.86	61	32.62	31.93	59	30.56	33.16	46	27.88	32.35	43
Interest-bearing liabilities that reprice within 1 year	8.18	6.64	76	9.08	14.99	36	8.91	14.04	42	10.42	18.54	31	9.95	18.20	32
Long-term debt that reprices within 1 year	0	0.27	31	0	0.10	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	21.71	30.83	27	23.65	15.28	65	23.71	17.03	63	20.14	13.71	62	17.94	12.98	57
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.96	-3.31	65	3.67	4.42	48	1.84	0.77	50	10.89	10.70	48	13.38	13.54	47
Net short-term noncore funding dependence	-5.77	-9.17	57	-5.71	-0.34	32	-7.24	-3.25	35	-0.83	5.88	26	2.43	8.57	26
Short-term investment / Short-term noncore funding	191.95	304.29	42	175.89	162.16	65	215.71	230.45	61	111.69	78.10	73	63.02	62.28	73
Liquid assets - short-term noncore funding / Nonliquid assets	22	36.72	33	10.29	12.43	48	15.39	16.27	50	3.18	6.90	44	1.42	4.17	43
Net loans and leases / Total deposits	84.19	73.05	77	96.54	87.55	76	91.93	84.20	71	104.54	90.96	85	102.05	92.88	77
Net loans and leases / Core deposits	87.85	78.83	69	103.92	95.84	71	97.67	91.10	66	113.85	102.55	71	113.29	106.50	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.06	0.50	40	0.07	0.97	30	0.05	0.88	26	0.14	0.36	51	0.22	-0.47	97
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.70	1.06	9	2.78	3.74	42	1.99	3.63	30	1.14	1.28	51	-0.78	-1.95	74
Structured notes appreciation (depreciation) / Tier 1 capital	0			0.01			0.03			-0.02		0.04	-0.04	0.04	20
Percent of Investment Securities															
Held-to-maturity securities	1.29	13.65	39	2.98	5.66	64	2.38	5.36	65	3.93	7.25	62	4.78	10.76	54
Available-for-sale securities	98.68	84.59	63	97.02	92.94	42	97.62	93.39	42	96.07	91.33	42	95.22	88.32	47
U.S. Treasury securities	0	6.01	12	0	1.17	33	0	1.22	31	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities)	3.88	4.24	63	7.76	7.91	63	6.52	8.39	55	11.44	8.16	67	19.54	11	73
Municipal securities	15.79	8.38	74	6.98	18.02	37	9.56	18.61	42	10.34	15.40	45	11.42	16.63	49
Mortgage-backed securities	67.41	66.09	48	48.29	55.30	35	56.52	54.48	52	27.02	57.07	15	20.59	54.50	14
Asset-backed securities	0	2.45	25	0	1.75	32	0	1.97	32	0	1.70	34	0.05	1.54	67
Other debt securities	12.89	3.01	89	36.97	4.31	97	27.39	4.34	96	44.58	3.73	97	42.31	3.75	96
Mutual funds and equity securities	0.03	0.29	38	0	0.43	20	0	0.44	22	6.62	0.49	96	6.10	0.41	97
Debt securities 1 year or less	11.16	8.18	70	28.06	13.81	81	20.43	13.69	78	22.88	13.55	76	17.26	13.91	68
Debt securities 1 to 5 years	12.64	17.39	46	29.74	20.70	71	24.59	20.49	63	49.92	23.43	85	59.06	23.42	94
Debt securities over 5 years	76.16	72.07	48	42.20	61.16	21	54.98	61.87	33	20.58	58.63	11	17.59	58.36	10
Pledged securities	33.27	33.37	51	45.56	46.91	49	39.93	44.55	48	34.58	43.76	40	35.19	42.20	43
Structured notes, fair value	0	0.06	41	0	0.04	41	0	0.03	42	0	0.09	39	3.22	0.15	93
Percent Change from Prior Like Quarter															
Short-term investments	5.02	64.27	26	136.40	122.49	70	75.97	136.94	45	97.60	32.84	83		16.28	
Investment securities	79.35	32.48	87	4.60	12.57	43	31.83	16.36	74	-8.75	4.80	15		8.02	
Core deposits	21.91	16.96	74	15.75	22.22	25	16.47	23.17	27	4.81	9.96	33		10.40	
Noncore funding	-11.19	-21.64	66	-14.42	-0.63	35	-15.56	-12.78	50	10.51	4.16	62		6.76	

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,068,505	1,928,839	1,877,290
Commit: Secured commercial real estate loans	573,069	466,936	475,204	577,840	451,278
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	335,555	311,825	297,126
Securities underwriting	0	0	0	0	0
Standby letters of credit	43,309	40,261	38,878	26,327	29,369
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,500	54,100	4,750	36,000	22,000
Written options contracts (interest rate)	145	28,577	3,511	19,279	11,432
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	468,875	394,490	443,943	413,211	116,288
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						20.84	16.09	78	21.33	16.97	74	22.05	17.31	76	
Standby letters of credit	0.38	0.66	42	0.41	0.31	69	0.39	0.31	70	0.29	0.36	46	0.34	0.35	54
Commercial and similar letters of credit	0	0.02	19	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0	47	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	4.17	47.31	18	4.85	4.12	74	4.56	3.72	75	5.18	2.95	76	1.76	6.51	38
Interest rate contracts	4.17	35.15	19	4.85	3.99	74	4.56	3.62	75	5.18	2.87	76	1.76	6.40	38
Interest rate futures and forward contracts	0.01	4.39	30	0.55	0.24	83	0.05	0.20	79	0.40	0.08	88	0.26	0.25	72
Written options contracts (interest rate)	0	1.69	18	0.29	0.30	77	0.04	0.24	76	0.21	0.13	79	0.13	0.26	58
Purchased options contracts (interest rate)	0	1.29	22	0	0.02	45	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	4.16	20.27	26	4.01	2.72	76	4.47	2.58	78	4.57	2.19	79	1.37	5.18	43
Foreign exchange contracts	0	6.12	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0	48	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						27.52	24.20	65	26.79	24.81	59	27	25.18	60	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	470,520	477,167	452,204	468,490	149,720
Interest rate contracts	470,520	477,167	452,204	468,490	149,720
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,500	54,100	4,750	36,000	22,000
Written options	145	28,577	3,511	19,279	11,432
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	145	28,577	3,511	19,279	11,432
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	468,875	394,490	443,943	413,211	116,288
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	470,520	477,167	452,204	468,490	149,720
Interest rate contracts	470,520	477,167	452,204	468,490	149,720
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	468,875	394,490	443,943	413,211	116,288
One year or less	0	0	2,000	0	0
Over 1 year to 5 years	50,000	102,000	50,000	102,000	24,980
Over 5 years	418,875	292,490	391,943	311,211	91,308
Gross negative fair value (absolute value)	10,098	25,141	21,430	4,552	1,398
Gross positive fair value.....	8,005	13,388	12,012	9,938	1,378
Held for trading.....	0	0	0	0	0
Non-traded.....	8,005	13,388	12,012	9,938	1,378
Current credit exposure on risk-based capital derivative contracts	8,005	13,388	12,012	9,938	1,377
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.10	76	100	98.83	59	100	99.50	58	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	0.11	43	0	0.19	43	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.21	34	0	0.04	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards	0.32	12.59	22	11.34	15.97	51	1.05	15.03	35	7.68	14.06	58	14.69	11.75	69
Written options	0.03	7.18	14	5.99	12.24	40	0.78	10.24	30	4.12	11.73	47	7.64	11.14	65
Exchange-traded	0	0.11	42	0	0	50	0	0	50	0	0	48	0	0	49
Over-the-counter	0.03	6.91	14	5.99	12.24	40	0.78	10.24	30	4.12	10.84	47	7.64	10.65	65
Purchased options	0	3.41	19	0	1.50	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	41	0	0	50	0	0	50	0	0	49	0	0	49
Over-the-counter	0	3.01	20	0	1.50	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	99.65	71.71	89	82.67	70.10	63	98.17	71.83	77	88.20	64.61	58	77.67	65.42	42
Held for trading	0	40.70	21	0	14.82	35	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.66	21	0	14.33	35	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	59.30	78	100	85.18	64	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.22	86	100	84.39	69	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	99.65	91.91	67	82.67	77.92	44	98.17	79.60	69	88.20	80.07	45	77.67	82.85	29
One year or less	0	27.90	3	0	16.53	11	0.44	15.52	35	0	15.20	15	0	12.75	13
Over 1 year to 5 years	10.63	29.78	24	21.38	17	63	11.06	19.75	39	21.77	22.92	54	16.68	22.66	50
Over 5 years	89.02	29.19	99	61.30	32.29	82	86.67	32.47	94	66.43	34.12	78	60.99	36.28	68
Gross negative fair value (absolute value)	2.15	1.18	80	5.27	3.06	78	4.74	2.84	83	0.97	1.30	43	0.93	0.66	65
Gross positive fair value	1.70	1.59	55	2.81	2.48	57	2.66	2.25	66	2.12	1.14	81	0.92	1.10	39
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	34	0.02	0.01	79	0.02	0.01	81	0	0	76	0	0.01	45
Gross positive fair value (X)	0.01	0.06	20	0.01	0.01	78	0.01	0.01	79	0.01	0	84	0	0.01	38
Held for trading (X)	0	0.05	22	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	48	0.01	0	83	0.01	0	86	0.01	0	89	0	0.01	50
Current credit exposure (X)	0.01	0.05	28	0.01	0.01	82	0.01	0.02	63	0.01	0.01	68	0	0	49
Credit losses on derivative contracts	0	0	46	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.12	0.59	29	0.23	0.10	81	0.21	0.27	60	0.17	0.10	73	0.02	0.06	56

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	48,957	43,586	43,586	46,809	44,848
Gross losses	6,737	9,570	13,075	10,900	5,149
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,238	2,330	5,446	2,027	3,165
Net losses	3,499	7,240	7,629	8,873	1,984
Provision for loan and lease losses	6,646	10,200	13,000	5,650	3,945
Adjustments	0	0	0	0	0
Ending balance	52,104	46,546	48,957	43,586	46,809
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.08	-0.12	93	0.14	0.45	13	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25
Provision for loan and lease losses / Average loans and leases	0.12	-0.21	93	0.18	0.62	7	0.17	0.53	8	0.08	0.16	31	0.06	0.16	23
Provision for loan and lease losses / Net loan and lease losses	189.94	-65.12	81	140.88	773.99	15	170.40	672.96	18	63.68	142.73	23	198.84	182.69	65
Allowance for loan and lease losses / Total loans and leases not held for sale	0.67	1.32	10	0.62	1.29	5	0.67	1.35	5	0.60	0.94	14	0.67	0.94	20
Allowance for loan and lease losses / Total loans and leases	0.67	1.30	12	0.62	1.28	5	0.67	1.33	5	0.60	0.93	15	0.67	0.93	20
Allowance for loan and lease losses / Net loans and leases losses (X)	11.17	17.40	51	4.82	31.01	14	6.42	25.33	22	4.91	17.18	32	23.59	21.35	73
Allowance for loan and lease losses / Nonaccrual assets	60.78	330.05	6	86.78	318.06	8	64.81	336.78	2	146.05	315.75	34	233.94	285.36	56
ALLL / 90+ days past due + nonaccrual loans and leases	60.64	271.93	8	86.30	280.37	9	64.64	293.46	3	141.66	283.41	38	225.18	259.30	59
Gross loan and lease losses / Average loans and leases	0.12	0.20	41	0.17	0.14	69	0.17	0.16	66	0.15	0.16	55	0.07	0.15	35
Recoveries / Average loans and leases	0.06	0.08	43	0.04	0.04	66	0.07	0.04	77	0.03	0.05	46	0.05	0.05	57
Net losses / Average loans and leases	0.06	0.12	42	0.13	0.10	74	0.10	0.11	62	0.12	0.11	61	0.03	0.09	38
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	24.76	25.09	59	21.38	28.34	52	49.96	42.12	70	39.37	41.80	56		51.25	
Earnings coverage of net loan and lease losses (X)	13.39	26.30	42	8.99	31.88	26	12.26	33.55	34	11	22.46	35	46.33	29.27	74
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	57	0.03	0.03	64	0.03	0.04	57	0.03	0.02	66	0.01	0.01	55
Real estate loans secured by 1-4 family	0.02	-0.01	82	0.02	0.01	73	0.03	0.01	70	0.02	0.02	63	0.02	0.01	62
Revolving	-0.06	-0.07	31	0.17	0	94	0.14	0	94	0.07	0.02	80	0.03	0.02	64
Closed-end	0.02	-0.01	86	0.01	0.01	68	0.02	0.01	70	0.02	0.02	62	0.02	0.01	64
Commercial real estate loans	-0.02	0.04	12	0.05	0.04	70	0.03	0.05	60	0.05	0.02	79	-0.03	0.01	13
Construction and land development	-0.02	0.01	24	-0.01	0	27	0	0	29	0	-0.02	33	0	-0.02	35
1-4 family	-0.01	0	10	-0.01	0	7	0	0	10	0	0	54	0	0	54
Other	0	0.01	38	0	-0.01	30	0	-0.01	33	0	-0.02	32	0	-0.02	34
Multifamily	-0.05	0.01	3	-0.02	0	7	-0.01	0	8	-0.03	0	10	-0.17	0	2
Nonfarm nonresidential	-0.01	0.05	18	0.10	0.04	79	0.07	0.07	68	0.10	0.03	82	-0.01	0.02	11
Owner-occupied	0	0.01	25	-0.01	0.01	12	0	0.01	14	0.06	0.01	89	-0.01	0.01	10
Other	0	0.04	19	0.11	0.02	85	0.08	0.04	76	0.04	0.01	79	-0.01	0.01	22
Real estate loans secured by farmland	0	-0.01	55		0.01			0.01			0.01			0	
Commercial and industrial loans	-0.09	0.19	6	0.02	0.16	31	-0.10	0.20	2	0.42	0.27	70	-0.05	0.18	13
Loans to individuals	1.77	0.72	87	2.77	0.64	94	2.48	0.66	92	1.50	0.74	85	0.77	0.71	67
Credit card loans	2.45	2.27	66	4.57	1.74	89	4.07	1.71	88	3.71	1.89	80	1.95	1.65	62
Agricultural loans	0	0.02	49		0			0.01			0.02			0.03	
Loans to foreign governments and institutions		0													
Other loans and leases	0.03	0.09	54	0	0.17	32	0	0.44	29	-0.09	0.14	3	0.03	0.28	55

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	32,221		37,376		47,111		28,843		27,167						
90+ days past due loans and leases	200		295		196		924		778						
Nonaccrual loans and leases	85,730		53,638		75,545		29,843		20,009						
Total past due and nonaccrual loans and leases	118,151		91,309		122,852		59,610		47,954						
Restructured 30–89 days past due	6,061		1,100		1,441		658		3,181						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	15,706		12,193		9,198		11,909		9,113						
Total restructured loans and leases	21,767		13,293		10,639		12,567		12,294						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	22,383		19,280		19,571		18,859		19,759						
Other real estate owned	604		707		823		1,079		1,943						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.41	0.29	75	0.49	0.23	86	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68
90+ days past due loans and leases	0	0.09	29	0	0.04	46	0	0.04	45	0.01	0.03	56	0.01	0.03	50
Nonaccrual loans and leases	1.10	0.54	87	0.71	0.57	72	1.03	0.60	81	0.41	0.48	46	0.29	0.49	30
90+ days past due and nonaccrual loans and leases	1.10	0.68	81	0.71	0.64	66	1.04	0.67	76	0.42	0.54	38	0.30	0.54	29
30–89 days past due restructured	0.08	0.01	91	0.01	0	95	0.02	0	89	0.01	0	76	0.05	0.01	92
90+ days past due restructured	0	0	30	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0.20	0.12	80	0.16	0.03	86	0.13	0.09	69	0.16	0.07	82	0.13	0.10	63
30–89 days past due loans held for sale	0	0	39	0	0	48	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	47	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.41	0.29	75	0.49	0.23	86	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68
90+ days past due assets	0	0.09	27	0	0.04	46	0	0.04	45	0.01	0.03	56	0.01	0.03	50
Nonaccrual assets	1.10	0.55	86	0.71	0.58	72	1.03	0.60	81	0.41	0.48	44	0.29	0.49	30
30+ days past due and nonaccrual assets	1.52	1	81	1.21	0.89	70	1.68	0.95	88	0.81	0.87	55	0.69	0.88	41
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.76	0.40	87	0.55	0.46	69	0.76	0.47	79	0.34	0.39	46	0.24	0.39	32
90+ days past due and nonaccrual assets + other real estate owned	0.77	0.42	87	0.56	0.51	65	0.77	0.52	75	0.35	0.45	43	0.27	0.45	30
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.02	0.48	90	0.76	0.51	74	0.98	0.63	75	0.56	0.56	54	0.53	0.59	48
Allowance for loan and lease losses	220.29	67.85	94	160.54	59.34	93	198.91	72.10	95	115.72	92.08	67	95.90	95.97	60
Equity capital + allowance for loan and lease losses	9.56	4.12	91	6.44	4.58	76	8.29	5.64	75	4.50	4.77	54	4.32	5.09	47
Tier 1 capital + allowance for loan and lease losses	9.59	4.89	90	6.37	5.07	72	8.15	6.21	71	4.48	5.30	48	4.24	5.65	41
Loans and leases + other real estate owned	1.47	0.82	87	0.99	0.71	72	1.33	0.92	72	0.69	0.78	52	0.65	0.82	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.37	0.25	75	0.46	0.22	83	0.58	0.25	87	0.32	0.28	65	0.32	0.29	64
	90+ days past due		0	0.12	15	0	0.04	22	0	0.04	25	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.76	0.60	70	0.59	0.60	54	0.68	0.63	61	0.40	0.45	45	0.28	0.48	37
Commercial and industrial	30–89 days past due		0.76	0.24	92	0.57	0.13	95	0.35	0.15	83	0.77	0.22	91	0.82	0.23	89
	90+ days past due		0.01	0.02	59	0.01	0.02	74	0	0.02	66	0.04	0.02	84	0.02	0.02	81
	Nonaccrual.....		4.90	0.65	98	1.58	0.58	88	3.67	0.61	97	0.57	0.74	54	0.42	0.61	47
Individuals	30–89 days past due		0.75	0.60	69	1.11	0.41	87	3.15	0.52	96	1.13	0.60	83	1.26	0.68	79
	90+ days past due		0.05	0.08	59	0.06	0.01	86	0.06	0.02	83	0.22	0.02	93	0.29	0.03	92
	Nonaccrual.....		0.20	0.17	64	0.28	0.14	74	0.37	0.14	82	0.28	0.12	80	0.11	0.15	57
Depository institution loans	30–89 days past due			0.03			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.11	29		0.14			0.07			0.10			0.11	
	90+ days past due		0	0	45		0.01			0			0			0.01	
	Nonaccrual.....		0	0.51	25		0.60			0.57			0.80			0.46	
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0.17													
Other loans and leases	30–89 days past due		0	0.11	15	0.01	0.34	54	0.18	0.67	63	0.02	0.28	55	0.06	0.18	65
	90+ days past due		0	0.01	33	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		0.01	0.13	46	0.01	0.14	71	0.03	0.10	75	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.26	0.36	49	0.35	0.30	69	0.45	0.46	58	0.20	0.53	23	0.29	0.52	37
	90+ days past due	0	0.25	17	0	0.06	25	0	0.06	28	0	0.05	28	0	0.04	22
	Nonaccrual	0.69	0.76	54	0.61	0.65	57	0.59	0.67	51	0.39	0.55	36	0.30	0.61	29
Revolving	30–89 days past due	0.77	0.33	88	1.62	0.26	94	1.01	0.25	91	0.73	0.36	80	1.09	0.36	86
	90+ days past due	0	0.03	32	0	0.02	40	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.61	1.05	50	0.59	0.48	67	0.50	0.46	62	0.45	0.34	64	0.23	0.35	45
Closed-end	30–89 days past due	0.23	0.36	46	0.26	0.31	57	0.41	0.48	54	0.16	0.56	19	0.23	0.54	32
	90+ days past due	0	0.27	18	0	0.07	26	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.69	0.71	55	0.61	0.66	54	0.60	0.69	50	0.39	0.57	35	0.30	0.64	27
Junior lien	30–89 days past due	0.02	0.01	80	0.01	0.01	74	0.03	0.01	80	0.02	0.02	65	0.02	0.02	68
	90+ days past due	0	0	34	0	0	43	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.03	0.04	51	0.04	0.03	64	0.02	0.03	58	0.03	0.03	58	0.02	0.03	48
Commercial real estate	30–89 days past due	0.68	0.16	96	0.84	0.16	91	0.98	0.14	95	0.85	0.15	97	0.47	0.16	89
	90+ days past due	0	0.01	26	0	0.03	34	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.97	0.48	81	0.49	0.51	56	0.96	0.57	78	0.41	0.34	65	0.21	0.41	46
Construction and development	30–89 days past due	1.75	0.15	96	2.29	0.17	95	2.35	0.16	97	1.61	0.20	93	0.39	0.17	80
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	1.27	0.31	86	0.19	0.23	64	0.55	0.21	80	0.36	0.18	77	0.06	0.18	55
1–4 family	30–89 days past due	0	0.03	31	0.02	0.03	78	0.17	0.03	88	0.01	0.05	68	0.10	0.07	76
	90+ days past due	0	0	45	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0.08	0.02	89	0.06	0.02	81	0.02	0.01	84	0.26	0.01	93	0	0.04	37
Other	30–89 days past due	1.75	0.10	96	2.27	0.11	95	2.18	0.09	97	1.60	0.12	94	0.29	0.06	89
	90+ days past due	0	0	40	0	0.01	43	0	0	44	0	0	44	0	0	45
	Nonaccrual	1.19	0.25	87	0.13	0.18	66	0.53	0.16	84	0.10	0.14	69	0.06	0.10	66
Multifamily	30–89 days past due	0.40	0.09	90	0	0.04	36	0.10	0.03	88	0.02	0.03	79	0	0.03	36
	90+ days past due	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0.07	0.13	68	0.10	0.05	82	0.09	0.10	77	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.02	0.12	25	0.13	0.14	64	0.16	0.14	68	0.58	0.13	91	0.60	0.17	87
	90+ days past due	0	0.01	28	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	1.04	0.58	81	0.82	0.66	69	1.57	0.73	85	0.50	0.36	66	0.33	0.52	52
Owner Occupied	30–89 days past due	0.01	0.04	34	0.05	0.06	66	0.13	0.05	79	0.01	0.06	29	0.37	0.08	90
	90+ days past due	0	0	35	0	0	41	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0.85	0.20	95	0.58	0.27	81	1.38	0.27	94	0.34	0.19	73	0.17	0.20	54
Other	30–89 days past due	0.01	0.07	30	0.08	0.06	73	0.04	0.06	68	0.57	0.05	95	0.23	0.07	83
	90+ days past due	0	0.01	34	0	0.01	39	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.19	0.31	48	0.25	0.28	57	0.19	0.33	54	0.16	0.14	66	0.17	0.22	63
Farmland	30–89 days past due	0	0.13	30	0	0.07		0	0.08		0	0.21			0.09	
	90+ days past due	0	0.01	44	0	0		0	0		0	0.01			0	
	Nonaccrual	0	1.06	21		1.20		1.19			1.06			0.49		
Credit card	30–89 days past due	1.25	0.79	79	1.11	0.77	69	1.56	1.02	74	1.69	0.87	82	1.55	1.03	75
	90+ days past due	0.17	0.40	40	0.26	0.19	69	0.27	0.22	66	0.92	0.18	88	1.09	0.26	87
	Nonaccrual	0	0.08	36	0	0.03	45	0	0.02	46	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,313,831	1,079,136	1,139,245	1,079,136	1,008,085											
Retained earnings	-134,615	49,901	8,600	6,257	6,597											
Accumulated other comprehensive income (AOCI)	-30,142	-14,846	-22,283	-9,185	-22,939											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,149,074	1,114,191	1,125,562	1,076,208	991,743											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	34,611	1,796	1,604	2,060	2,220											
Accumulated other comprehensive income-related adjustments	-30,142	-14,846	-22,283	-9,185	-22,939											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,144,605	1,127,241	1,146,241	1,083,333	1,012,462											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,144,605	1,127,241	1,146,241	1,083,333	1,012,462											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	0	0	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	0	0	0	0	0											
Tier 1 Capital	1,144,605	1,127,241	1,146,241	1,083,333	1,012,462											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	53,182	47,623	50,035	44,673	49,687											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity		0		0	0											
Tier 2 capital before deductions	53,182	47,623	50,035	44,673	49,687											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	53,182	47,623	50,035	44,673	49,687											
Exited advanced approach tier 2 capital																
Total capital	1,197,787	1,174,864	1,196,276	1,128,006	1,062,149											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	11,307,993	9,780,316	9,852,081	9,032,236	8,447,548											
Less: Deductions from common equity tier 1 capital	34,611	1,796	1,604	2,060	2,220											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	11,273,382	9,778,520	9,850,477	9,030,176	8,445,328											
Total risk-weighted assets	6,609,111	5,765,300	5,765,674	5,804,948	5,516,730											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	17.32	12.59	90	19.55	10.63	97	19.88	10.91	96	18.66	12.50	91	18.35	12.37	91	
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Tier 1 capital, column A	17.32	13.31	89	19.55	11.33	96	19.88	11.60	95	18.66	13.19	90	18.35	13.03	90	
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Total capital, column A	18.12	15.21	86	20.38	13.06	95	20.75	13.45	94	19.43	14.63	90	19.25	14.48	88	
Total capital, column B	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Tier 1 leverage	10.15	9.07	79	11.53	9.60	86	11.64	9.65	86	12	10.39	82	11.99	10.37	82	
Supplementary leverage ratio, advanced approaches HCs		6.90														

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			1,304			1,283			1,748			1,284			1,375		1.64
Other insurance activities income			1,304			1,283			1,748			1,284			1,375		1.64
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			25,892			425			481			423			338		5992.24

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			40			50			40			33.33					
Separate account assets (L/H) / Total life assets	13.15			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0.56	0.38	74	0.58	0.40	80	0.59	0.41	78	0.42	0.37	76	0.48	0.46	76			
Premium income / Insurance activities revenue	0	2.90	41	0	0.01	46	0	0.01	47	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	31.14			100			100			100			50					
Other premium income / Total premium income	68.86			0			0			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	28.21			26.97			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.51																	
Insurance benefits, losses, expenses / Insurance premiums	-364.02			9.76			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.16	11.72	15	0.04	11.18	11	0.04	11.01	12	0.04	11.53	11	0.03	13.70	9			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.63			0.06			0.05			0			0	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18													
Commercial and industrial loans		0.86			1.32			1.24			2.35			3.83	
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-0.16			-55.43			5,672.05			-47.91			-27.26	
Total selected assets.....		3.36			-29.96			6.04			-25.04			5.03	
Deposits		10.74			-43.26			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.45	0.17	0.15	0.24	0.30	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	6	1	1	8	0	500.00	
Dividends	0	0	0	0	0	0	
Interest	6	1	1	8	0	500.00	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	6	1	1	8	0	500.00	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	6	1	1	8	0	500.00	
Operating Expenses							
Personnel expenses	6,693	25	33	28	0	26672.00	
Interest expense	0	0	0	0	0	0	
Other expenses	1,309	16	488	41	1,045	8081.25	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	8,002	41	521	69	1,045	19417.07	
Income (loss) before taxes	-7,996	-40	-520	-61	-1,045		
Applicable income taxes (credit)	-1,679	-8	-107	-14	0		
Extraordinary items							
Income before undistributed income of subsidiaries	-6,317	-32	-413	-47	-1,045		
Equity in undistributed income of subsidiaries	37,688	43,676	62,865	70,758	68,781	-13.71	
Bank subsidiaries	37,688	43,676	62,865	70,758	68,781	-13.71	
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	31,371	43,644	62,452	70,711	67,736	-28.12	
Memoranda							
Bank net income	37,688	43,676	62,865	70,758	68,781	-13.71	
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,134,528	98.73	1,113,289	99.92	1,125,041	99.95	1,075,274	990,788	1.91	
Common and preferred stock		1,134,528	98.73	1,113,289	99.92	1,125,041	99.95	1,075,274	990,788	1.91	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		12,291	1.07	602	0.05	154	0.01	643	2,000	1941.69	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		2,277	0.20	300	0.03	367	0.03	291	0	659.00	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,149,096	100.00	1,114,191	100.00	1,125,562	100.00	1,076,208	992,788	3.13	
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		21	0	0	0	0	0	0	0	1,045	
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		21	0	0	0	0	0	0	0	1,045	
Equity Capital		1,149,075	100	1,114,191	100	1,125,562	100	1,076,208	991,743	3.13	
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		10	0	0	0	0	0	0	0	0	
Common surplus		1,313,821	114.34	1,079,136	96.85	1,139,245	101.22	1,079,136	1,008,085	21.75	
Retained earnings		-134,614	-11.71	49,901	4.48	8,600	0.76	6,257	6,597		
Accumulated other comprehensive income		-30,142	-2.62	-14,846	-1.33	-22,283	-1.98	-9,185	-22,939		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,149,096	100.00	1,114,191	100.00	1,125,562	100.00	1,076,208	992,788	3.13	
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	3.65	12.52	1	5.32	8.40	20	5.65	9.11	15	6.81	10.58	13	6.73	11.03	7
Bank net income / Average equity investment in banks	4.46	12.35	3	5.36	8.88	20	5.74	9.38	16	6.85	10.85	12	6.94	11.56	7
Nonbank net income / Average equity investment in nonbanks		13.18			9.06			9.69			12.07				10.83
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			8.28			8.82			15.16				9.40
Bank net income / Parent net income	120.14	96.45	98	100.07	105.53	17	100.66	104.93	25	100.07	103.77	24	101.54	104.73	32
Nonbank net income / Parent net income	0	3.22	15	0	1.04	25	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		66.57			102.56			101.16			92.33				90.39
Leverage															
Total liabilities / Equity capital	0	16.51	4	0	11.32	1	0	11.62	1	0	9.66	2	0.11	9.50	11
Total debt / Equity capital	0	11.37	11	0	5.49	23	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	9.36	13	0	9.67	14	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	5.51	23	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	11.47	11	0	5.49	23	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	10.65	11	0	5.35	25	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0	47	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	40.69	9	0	18.67	24	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	98.73	103.15	21	99.92	104.45	32	99.95	104.49	33	99.91	104.21	31	99.90	104.10	31
Total investment in subs / Equity capital	98.73	108.29	12	99.92	104.77	32	99.95	104.82	32	99.91	104.48	31	99.90	104.38	31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.35	0.27	9	-0.02	0.50	32	-0.01	0.49	34	-0.01	0.44	31	-0.01	0.36	31
Equity investment in subs – equity cap / Net income-div (X)		0.85			1.95			1.45			1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	21.06	152.56	5	21.95	123.85	4	20.73	121.76	6	31.88	153.39	10	0	113.37	1
Cash from ops + noncash items + op expense / Op expense + dividend	-2.56	155.61	3	0	142.49	1	6.14	138.81	4	-1,866.67	152.31	0	100	123.74	40
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	251.67	94.59	96	0	139.29	5	6.14	140.42	6	-1,866.67	105.99	0	291.39	108.88	95
Pretax operating income + interest expense / Interest expense		1,645.53			2,350.94			2,318.94			17,211.14				1,631.73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20			1,502.61			1,435.81			2,481.22				1,015.91
Dividends + interest from subsidiaries / Interest expense + dividends		174.48			139.75			137			196.13				140.89
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	4.08	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		40.79			184.24			52.16			71.69				106.04
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	2.05	31	0	2.19	28	0	1.59	31	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0			0			0				0
Nonaccrual		1.04			0			0			8.16				0.70
Total		1.64			0			0			8.16				0.70
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	0.10	30	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		69.90			82.15			79.13			65.39				87.25	
Dividends declared / Net income	0	27.22	3	0	32.07	8	0	29.39	7	0	25.65	7	0	24.10	9	
Net income – dividends / Average equity.....	3.65	9.25	7	5.32	5.51	45	5.65	6.36	39	6.81	7.61	38	6.73	8.12	32	
Percent of Dividends Paid																
Dividends from bank subsidiaries		160.45			140.63			130.75			160.93				131.90	
Dividends from nonbank subsidiaries		6.19			1.98			3.01			2.59				2.83	
Dividends from subsidiary holding companies.....		6.32			0			0			0				0	
Dividends from all subsidiaries		213.42			167.32			158.62			209.89				144.51	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	43.30	6	0	46.37	9	0	43.52	7	0	45.88	8	0	33.37	10	
Interest income from bank subsidiaries.....	0.02	0.11	60	0	0.06	69	0	0.05	67	0.01	0.09	70	0	0.11	29	
Management and service fees from bank subsidiaries	0	0.87	38	0	0.48	44	0	0.57	43	0	0.47	43	0	0.32	43	
Other income from bank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	46	0	0.01	44	
Operating income from bank subsidiaries	0.02	48.70	7	0	55.87	9	0	51.02	8	0.01	48.40	10	0	35.67	5	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		66.90			71.88			99.52			76.61				80.47	
Interest income from nonbank subsidiaries.....		2.38			0.05			0.07			0.91				0.31	
Management and service fees from nonbank subsidiaries		0.66			0.02			0.02			0.02				0.17	
Other income from nonbank subsidiaries.....		0.11			0			0.11			0.01				0.06	
Operating income from nonbank subsidiaries		94.31			74.58			105.70			83.73				96.62	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		36.58			31.53			29.39			65.48				43.51	
Interest income from subsidiary holding companies		5.06			0			0			0				0	
Management and service fees from subsidiary holding companies.....		0.75			0			0			0				0	
Other income from subsidiary holding companies.....		-0.41			0			0			0				0.15	
Operating income from subsidiary holding companies.....		47.30			31.53			29.39			65.48				43.66	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	72.55	8	0	74.88	9	0	76.69	8	0	77.61	8			72.95	
Interest income from bank subsidiaries.....	100	0.27	99	100	0.27	97	100	0.11	98	100	0.23	98			0.55	
Management and service fees from bank subsidiaries	0	1.64	37	0	1.06	44	0	0.96	43	0	0.75	43			0.59	
Other income from bank subsidiaries.....	0	0.03	45	0	0.01	45	0	0.01	46	0	0.01	46			0.01	
Operating income from bank subsidiaries	100	82.68	92	100	85.13	83	100	84.80	86	100	94.06	87			89.39	
Dividends from nonbank subsidiaries	0	3.56	21	0	1.28	30	0	1.76	28	0	1.13	29			2.65	
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0	45	0	0	46	0	0	45			0	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	48	0	0	48			0	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0	47	0	0	47	0	0	47			0	
Operating income from nonbank subsidiaries	0	5.69	14	0	1.62	25	0	2.06	24	0	1.56	25			3.33	
Dividends from subsidiary holding companies.....	0	2.13	45	0	0	48	0	0	48	0	0	47			0	
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	50	0	0	49			0	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50			0	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49			0	
Operating income from subsidiary holding companies.....	0	3.40	44	0	0	48	0	0	47	0	0	47			0	
Loans and advances from subsidiaries / Short term debt.....		152.66			474.53			400.31			1,178.56				854.19	
Loans and advances from subsidiaries / Total debt		28.03			58.32			59.71			70.71				81.26	